Case 13-61654-mhm Doc 15 Filed 06/12/13 Entered 06/12/13 15:03:13 Desc Main Document Page 1 of 40

B7 (Official Form 7) (04/13)

United States Bankruptcy Court Northern District of Georgia

| In re | Mark Anthony Harris | | Case No. | 13-61654 |
|-------|---------------------|-----------|----------|----------|
| | | Debtor(s) | Chapter | 13 |

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| AMOUNT | SOURCE |
|--------|---|
| \$0.00 | Client's income from employment 2013 YTD Retired |
| \$0.00 | Client's income from employment 2012 Retired |
| \$0.00 | Client's income from employment 2011 Retired |

COLIDGE

B7 (Official Form 7) (04/13)

2

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$1,200.00 Food Stamps 2013 YTD

\$1,500.00 Urban Growers (USVA) 2013 YTD

\$9,384.00 Client's VA Benefits 2013 YTD

\$18,768.00 Client's VA Benefits 2012 \$18,768.00 Client's VA Benefits 2011

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

None

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF CREDITOR
DATES OF
PAYMENTS
AMOUNT PAID
OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
DATES OF PAID OR
PAYMENTS/ VALUE OF AMOUNT STILL
NAME AND ADDRESS OF CREDITOR TRANSFERS TRANSFERS OWING

None

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Filed 06/12/13 Entered 06/12/13 15:03:13 Desc Main Case 13-61654-mhm Doc 15 Page 3 of 40 Document

B7 (Official Form 7) (04/13)

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER **Federal National Mortgage Association** NATURE OF PROCEEDING COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

VS.

Civil Action Suit

Superior Court of Dekalb County

Dismissed

Mark A. Harris Case No. 12-CV-13589-6

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF **PROPERTY**

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER **Green Tree Servicing, LLC** P.O. Box 6154 Rapid City, SD 57709-6154

DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN 2012

DESCRIPTION AND VALUE OF **PROPERTY**

Property located at

1164 Dunwick Drive, Avondale Estates GA 30002

Approximate value: \$250,000

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN

NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER

DESCRIPTION AND VALUE OF **PROPERTY**

Case 13-61654-mhm Doc 15 Filed 06/12/13 Entered 06/12/13 15:03:13 Desc Main Document Page 4 of 40

B7 (Official Form 7) (04/13)

4

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY

001 Debtoredu LLC. 372 Summit Ave. Jersey City, NJ 07306

The Latin Law Group, LLC Suite 330-237 1425 Market Boulevard Roswell, GA 30076 May 28, 2013

Filing Fee of \$281.00

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

Case 13-61654-mhm Doc 15 Filed 06/12/13 Entered 06/12/13 15:03:13 Desc Main Document Page 5 of 40

B7 (Official Form 7) (04/13)

5

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

B7 (Official Form 7) (04/13)

6

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF

ENVIRONMENTAL

NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS

NAME AND ADDRESS OF

DATE OF

ENVIRONMENTAL

OTICE LAW

GOVERNMENTAL UNIT

NOTICE

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

(ITIN)/ COMPLETE EIN ADDRESS

NATURE OF BUSINESS

BEGINNING AND ENDING DATES

ENDING DATES

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

NAME

ADDRESS

Case 13-61654-mhm Doc 15 Filed 06/12/13 Entered 06/12/13 15:03:13 Desc Mair Document Page 7 of 40

B7 (Official Form 7) (04/13)

7

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS

DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRES

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

issued by the debtor within two years infinediately preceding the commencement of this case.

20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

NAME AND ADDRESS

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

DATE ISSUED

21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

Case 13-61654-mhm Doc 15 Filed 06/12/13 Entered 06/12/13 15:03:13 Page 8 of 40 Document

B7 (Official Form 7) (04/13)

22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME **ADDRESS** DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year

immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date June 12, 2013 /s/ Mark Anthony Harris Signature

Mark Anthony Harris

Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Case 13-61654-mhm Doc 15 Filed 06/12/13 Entered 06/12/13 15:03:13 Desc Main Document Page 9 of 40

B6A (Official Form 6A) (12/07)

| In re | Mark Anthony Harris | , | Case No | 13-61654 | |
|-------|---------------------|--------|---------|----------|--|
| _ | | Debtor | | | |

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

| Description and Location of Property | Nature of Debtor's Interest in Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption | Amount of Secured Claim |
|--|--|---|--|----------------------------|
| Foreclosed Property 1164 Dunwick Drive, Avondale Estates GA 30002 | | - | 0.00 | 0.00 |
| Land located in Carrollton Alabama | Fee simple | - | 40,000.00 | 0.00 |

Sub-Total > 40,000.00 (Total of this page)

40,000.00 Total >

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

Case 13-61654-mhm Doc 15 Filed 06/12/13 Entered 06/12/13 15:03:13 Desc Main Document Page 10 of 40

B6B (Official Form 6B) (12/07)

| In re | Mark Anthony Harris | | Case No | 13-61654 | |
|-------|---------------------|--------|---------|----------|--|
| _ | | Debtor | , | | |

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

| | Type of Property | N O Description and Location of Property E | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption |
|-----|---|--|---|--|
| 1. | Cash on hand | Cash on hand | - | 20.00 |
| 2. | Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. | Personal checking | - | 800.00 |
| 3. | Security deposits with public utilities, telephone companies, landlords, and others. | X | | |
| 4. | Household goods and furnishings, including audio, video, and computer equipment. | X | | |
| 5. | Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. | X | | |
| 6. | Wearing apparel. | x | | |
| 7. | Furs and jewelry. | x | | |
| 8. | Firearms and sports, photographic, and other hobby equipment. | x | | |
| 9. | Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. | X | | |
| 10. | Annuities. Itemize and name each issuer. | x | | |
| | | | | |
| | | | | |

2 continuation sheets attached to the Schedule of Personal Property

820.00

Sub-Total >

(Total of this page)

Case 13-61654-mhm Doc 15 Filed 06/12/13 Entered 06/12/13 15:03:13 Desc Main Document Page 11 of 40

 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

| | | | Debtor | | | |
|-----|---|------------------|-------------------------------|---------|--|---|
| | | SCHEDUL | E B - PERSONAL PRO | OPERTY | | |
| | Type of Property | N O N E | Description and Location of P | roperty | usband, Wife, Joint, or mmunity | Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption |
| | Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).) | х | | | | |
| | Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars. | X | | | | |
| | Stock and interests in incorporated and unincorporated businesses. Itemize. | X | | | | |
| | Interests in partnerships or joint ventures. Itemize. | X | | | | |
| | Government and corporate bonds and other negotiable and nonnegotiable instruments. | X | | | | |
| 16. | Accounts receivable. | X | | | | |
| | Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars. | X | | | | |
| | Other liquidated debts owed to debtor including tax refunds. Give particulars | | | | | |
| | Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property. | x | | | | |
| | Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. | X | | | | |
| | Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each. | X | | | | |
| | | | | _ | Sub-Tota | al > 0.00 |

to the Schedule of Personal Property

Sheet __1__ of __2__ continuation sheets attached

B6B (Official Form 6B) (12/07) - Cont.

| In re | Mark Anthony Harris | Case No | 13-61654 |
|-------|---------------------|---------|----------|
| | | | |

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

| | Type of Property | N O N E | Description and Location of Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption |
|-----|---|------------------|--------------------------------------|---|---|
| 22. | Patents, copyrights, and other intellectual property. Give particulars. | X | | | |
| 23. | Licenses, franchises, and other general intangibles. Give particulars. | X | | | |
| 24. | Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes. | X | | | |
| 25. | Automobiles, trucks, trailers, and other vehicles and accessories. | | Mercedes-Benz 560SEL or Sedan | - | 3,000.00 |
| | | 1985 | Dodge Ram | - | 500.00 |
| 26. | Boats, motors, and accessories. | X | | | |
| 27. | Aircraft and accessories. | X | | | |
| 28. | Office equipment, furnishings, and supplies. | X | | | |
| 29. | Machinery, fixtures, equipment, and supplies used in business. | X | | | |
| 30. | Inventory. | X | | | |
| 31. | Animals. | X | | | |
| 32. | Crops - growing or harvested. Give particulars. | X | | | |
| 33. | Farming equipment and implements. | X | | | |
| 34. | Farm supplies, chemicals, and feed. | X | | | |
| 35. | Other personal property of any kind not already listed. Itemize. | X | | | |

Sub-Total > 3,500.00 (Total of this page)

4,320.00 Total >

Case 13-61654-mhm Doc 15 Filed 06/12/13 Entered 06/12/13 15:03:13 Desc Main Document Page 13 of 40

B6C (Official Form 6C) (4/13)

1985 Dodge Ram

| In re Mark Anthony Harris | | Case No | 654 |
|--|--|---|---|
| | Debtor | | |
| SCHEDULE C | - PROPERTY CLAIMED A | AS EXEMPT | |
| Debtor claims the exemptions to which debtor is entitled u (Check one box) ☐ 11 U.S.C. §522(b)(2) ☐ 11 U.S.C. §522(b)(3) | \$155,675. (Am | or claims a homestead exe ount subject to adjustment on 4/1 h respect to cases commenced on | /16, and every three years thereaft |
| Description of Property | Specify Law Providing Each Exemption | Value of Claimed Exemption | Current Value of Property Without Deducting Exemption |
| <u>Cash on Hand</u> Cash on hand | O.C.G.A. § 44-13-100(a)(6) | 20.00 | 20.00 |
| Checking, Savings, or Other Financial Accounts, C Personal checking | ertificates of Deposit O.C.G.A. § 44-13-100(a)(6) | 800.00 | 800.00 |
| Automobiles, Trucks, Trailers, and Other Vehicles 1990 Mercedes-Benz 560SEL 4 Door Sedan | O.C.G.A. § 44-13-100(a)(3) | 3,000.00 | 3,000.00 |

O.C.G.A. § 44-13-100(a)(3)

Total: 4,320.00 4,320.00

500.00

500.00

Case 13-61654-mhm Doc 15 Filed 06/12/13 Entered 06/12/13 15:03:13 Desc Main Document Page 14 of 40

| B6D | Official | Form | 6D) | (12/07) |
|-----|----------|------|-----|---------|
| | | | | |

| In re | Mark Anthony Harris | | | Case No. | 13-61654 | |
|-------|---------------------|--------|----|----------|----------|--|
| - | <u>-</u> | Debtor | ., | | | |

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

| | _ | | | | | | | |
|--|----------|------------------------|--|---------------|--------------|------------|--|---------------------------------|
| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | Hu H W J C | sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN | CONFLXGENT | UNLLQULDATED | D I SPUTED | AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL | UNSECURED PORTION, IF ANY |
| Account No. | | | | Т | T E | | | |
| | | | Value \$ | | D | | | |
| Account No. | | | | | | П | | |
| Treesum No. | | | | | | | | |
| | | | Value \$ | | | | | |
| Account No. | | | Value \$ | | | | | |
| Account No. | | | | | | | | |
| | L | | Value \$ | | | Ц | | |
| continuation sheets attached | | | S (Total of th | ubte iis p | | | | |
| | | | (Report on Summary of Sci | | ota ule | - 1 | 0.00 | 0.00 |
| | | | | | | | | |

Case 13-61654-mhm Doc 15 Filed 06/12/13 Entered 06/12/13 15:03:13 Desc Main Document Page 15 of 40

B6E (Official Form 6E) (4/13)

| _ | | | G | | |
|-------|---------------------|--|---------|----------|--|
| In re | Mark Anthony Harris | | Case No | 13-61654 | |
| _ | <u> </u> | ······································ | | | |
| | | Debtor | | | |

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate value of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be eled

| liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." |
|--|
| "Disputed." (You may need to place an "X" in more than one of these three columns.) |
| Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box lal "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules. |
| Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to prior listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data. |
| Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report the total also on the Statistical Summary of Certain Liabilities and Related Data. |
| ☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. |
| TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) |
| ☐ Domestic support obligations |
| Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relat of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). |
| ☐ Extensions of credit in an involuntary case |
| Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. $\$$ 507(a)(3). |
| ☐ Wages, salaries, and commissions |
| Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sale representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). |
| ☐ Contributions to employee benefit plans |
| Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business whichever occurred first, to the extent provided in 11 U.S.C. \S 507(a)(5). |
| ☐ Certain farmers and fishermen |
| Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). |
| ☐ Deposits by individuals |
| Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). |
| ■ Taxes and certain other debts owed to governmental units |
| Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). |
| ☐ Commitments to maintain the capital of an insured depository institution |
| Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Feder Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9). |
| \square Claims for death or personal injury while debtor was intoxicated |
| Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10). |
| |

continuation sheets attached

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 13-61654-mhm Doc 15 Filed 06/12/13 Entered 06/12/13 15:03:13 Desc Main Document Page 16 of 40

B6E (Official Form 6E) (4/13) - Cont.

| In re | Mark Anthony Harris | | Case No | 13-61654 |
|-------|---------------------|--------|---------|----------|
| _ | · | Debtor | | |

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts
Owed to Governmental Units

TYPE OF PRIORITY Husband, Wife, Joint, or Community AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, ODEBTOR NLIQUIDATED ONTINGENT S P U T E D AND MAILING ADDRESS Н DATE CLAIM WAS INCURRED **AMOUNT** W INCLUDING ZIP CODE, AND CONSIDERATION FOR CLAIM OF CLAIM AMOUNT ENTITLED TO PRIORITY C AND ACCOUNT NUMBER (See instructions.) **Property Taxes - Notice Only** Account No. **Dekalb County Tax Commissioner** 0.00 PO Box 100004 Decatur, GA 30031-7004 0.00 0.00 Account No. Social Security No. State Taxes **Georgia Department of Revenue** 0.00 **Compliance Division** Rm 18225, 1800 Century Blvd. N Atlanta, GA 30345 0.00 0.00 Account No. Social Security No. Federal Taxes **Internal Revenue Service** 0.00 401 West Peachtree Street, NW Stop 334-D, Room 400 Atlanta, GA 30308 0.00 0.00 Account No. Account No. Subtotal 0.00 Sheet <u>1</u> of <u>1</u> continuation sheets attached to (Total of this page) 0.00 0.00 Schedule of Creditors Holding Unsecured Priority Claims Total 0.00 (Report on Summary of Schedules) 0.00 0.00

Case 13-61654-mhm Doc 15 Filed 06/12/13 Entered 06/12/13 15:03:13 Desc Main Document Page 17 of 40

| R6F | (Official | Form | (F) | (12/07) |
|-----|-----------|------|-----|---------|
| | | | | |

| In re | Mark Anthony Harris | | Case No. | 13-61654 |
|-------|---------------------|--------|----------|----------|
| | | Debtor | | |

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

| | | | <u>r</u> | | | | |
|--|----------|-------------|---|-----------|-------------|---------|-----------------|
| CREDITOR'S NAME, | C | Hu | usband, Wife, Joint, or Community | CO | U | D | |
| MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | J H H | CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETORE SO STATE | ONT-NGEN | QU | ISPUTED | AMOUNT OF CLAIM |
| Account No. 60244 | | | Collection for Account | T T | T E D | | |
| AT&T Mobility c/o EOS CCA 700 Longwater Drive Norwell, MA 02061 | | - | | | D | | 1,400.00 |
| Account No. | ╅ | | Collection for Account | \dagger | | | |
| B-Line, LLC MS 550 PO Box 91121 Seattle, WA 98111-9221 | | - | | | | | 1,053.00 |
| Account No. | 1 | | Mortgage Servicer | \dagger | | | |
| Chase Home Finance, LLC. Bankruptcy Department 10790 Rancho Bernardo Road San Diego, CA 92127 | | - | | | | | |
| | | | | | | | 0.00 |
| Account No. 444796216386 Credit One Bank, NA (FDIC #: 25620) 585 Pilot Road Las Vegas, NV 89119 | | _ | Credit card purchases | | | | 650.00 |
| A | | 1 | | Subt | L tota | .1 | 2.402.22 |
| _1 continuation sheets attached | | | (Total of | his | pag | ge) | 3,103.00 |

B6F (Official Form 6F) (12/07) - Cont.

| In re | Mark Anthony Harris | | Case No | 13-61654 | |
|-------|---------------------|--------|---------|----------|--|
| _ | | Debtor | | | |

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CD FID IMOD IS NOT TO | С | Нп | sband, Wife, Joint, or Community | С | U | D | |
|---|----------|-------------|---|------------|--------------|----------|-----------------|
| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | C H W | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | SPUTE | AMOUNT OF CLAIM |
| Account No. | | | | Т | E | | |
| Fort McPherson Credit Union Charles M. Gisler, Esq. 165 N. Main St. Jonesboro, GA 30236 | | - | | | | | 0.00 |
| Account No. | ╁ | | Green Tree Servicing LLC, as servicer for | | + | H | |
| Green Tree Servicing, LLC P.O. Box 6154 Rapid City, SD 57709-6154 | | - | Federal National Mortgage Association (Fannie Mae) | | | x | |
| | | | | | | | 0.00 |
| Account No. 433000350 | | | | | | | |
| PNC Bank Mortgage Services PO Box 1820 Dayton, OH 45401 | | - | | | | | |
| Account No. | | | | | | | 0.00 |
| PYOD LLC c/o Resurgent Capital Services PO Box 19008 Greenville, SC 29602 | | - | | | | | 0.00 |
| Account No. | ╁ | | NOTICE ONLY | | | | |
| Team One Mortgage Services Inc 11660 Alpharetta Hwy Suite 155 Roswell, GA 30075 | | - | | | | | 0.00 |
| Sheet no1 of _1 sheets attached to Schedule of | | 1 | | Sub | tota | <u> </u> | |
| Creditors Holding Unsecured Nonpriority Claims | | | (Total of | | | | 0.00 |
| | | | (Report on Summary of S | | Γota dule | | 3,103.00 |

Case 13-61654-mhm Doc 15 Filed 06/12/13 Entered 06/12/13 15:03:13 Desc Main Document Page 19 of 40

B6G (Official Form 6G) (12/07)

| In re | Mark Anthony Harris | | Case No | 13-61654 | |
|-------|---------------------|--------|---------|----------|--|
| - | | Debtor | , | | |

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 13-61654-mhm Doc 15 Filed 06/12/13 Entered 06/12/13 15:03:13 Desc Main Document Page 20 of 40

B6H (Official Form 6H) (12/07)

| In re | Mark Anthony Harris | | Case No | 13-61654 | |
|-------|---------------------|--------|---------|----------|--|
| _ | - | , | · | | |
| | | Debtor | | | |

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

Case 13-61654-mhm Doc 15 Filed 06/12/13 Entered 06/12/13 15:03:13 Desc Main Document Page 21 of 40

| B6I (Off | cial Form 6I) (12/07) | | | | |
|----------|-----------------------|-----------|----------|----------|--|
| In re | Mark Anthony Harris | | Case No. | 13-61654 | |
| | | Debtor(s) | | | |

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

| Debtor's Marital Status: | DEPENDENTS OF DE | EBTOR AND SPO | USE | | |
|---|--|---------------|----------|-------|--------|
| Divorced | RELATIONSHIP(S): None. | AGE(S): | | | |
| Employment: | DEBTOR | | SPOUSE | | |
| Occupation | | | | | |
| Name of Employer R | etired | | | | |
| How long employed | | | | | |
| Address of Employer | | | | | |
| | ojected monthly income at time case filed) | | DEBTOR | | SPOUSE |
| 1. Monthly gross wages, salary, and co | ommissions (Prorate if not paid monthly) | \$ | 0.00 | \$ | N/A |
| 2. Estimate monthly overtime | | \$ | 0.00 | \$ | N/A |
| 3. SUBTOTAL | | \$ | 0.00 | \$_ | N/A |
| 4. LESS PAYROLL DEDUCTIONS | | | | | |
| a. Payroll taxes and social securi | ity | \$ | 0.00 | \$ | N/A |
| b. Insurance | | \$ | 0.00 | \$ | N/A |
| c. Union dues | | \$ | 0.00 | \$ | N/A |
| d. Other (Specify): | | \$ | 0.00 | \$ | N/A |
| | | . \$ | 0.00 | \$ | N/A |
| 5. SUBTOTAL OF PAYROLL DEDU | UCTIONS | \$ | 0.00 | \$_ | N/A |
| 6. TOTAL NET MONTHLY TAKE I | HOME PAY | \$ | 0.00 | \$_ | N/A |
| 7. Regular income from operation of b | pusiness or profession or farm (Attach detailed statement | t) \$ | 0.00 | \$ | N/A |
| 8. Income from real property | | \$ | 0.00 | \$ | N/A |
| 9. Interest and dividends | | \$ | 0.00 | \$ | N/A |
| 10. Alimony, maintenance or support dependents listed above | payments payable to the debtor for the debtor's use or the | at of \$ | 0.00 | \$ | N/A |
| 11. Social security or government assi | istance | | <u> </u> | | |
| (Specify): See Detailed In | come Attachment | \$ <u></u> | 2,014.00 | \$ | N/A |
| 12. Pension or retirement income | | \$ | 0.00 | \$ | N/A |
| 13. Other monthly income | | | | | |
| (Specify): | | \$ | 0.00 | \$ | N/A |
| | | \$ | 0.00 | \$_ | N/A |
| 14. SUBTOTAL OF LINES 7 THRO | UGH 13 | \$ | 2,014.00 | \$ | N/A |
| 15. AVERAGE MONTHLY INCOM | E (Add amounts shown on lines 6 and 14) | \$ | 2,014.00 | \$_ | N/A |
| 16. COMBINED AVERAGE MONT | HLY INCOME: (Combine column totals from line 15) | | \$ | 2,014 | .00 |

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Case 13-61654-mhm Doc 15 Filed 06/12/13 Entered 06/12/13 15:03:13 Desc Main Document Page 22 of 40

B6I (Official Form 6I) (12/07)

| In re | Mark Anthony Harris | | Case No. | 13-61654 | |
|-------|---------------------|-----------|----------|----------|--|
| | | Debtor(s) | | | |

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S) Detailed Income Attachment

Social Security or other government assistance:

| VA Benefits | \$ 1,564.00 | \$ N/A |
|--|----------------|-----------|
| Food Stamps | \$ 200.00 | \$ N/A |
| Urban Growers (USVA) | \$ 250.00 | \$ N/A |
| Total Social Security or other government assistance | \$ 2,014.00 | \$ N/A |

Case 13-61654-mhm Doc 15 Filed 06/12/13 Entered 06/12/13 15:03:13 Desc Main Document Page 23 of 40

| B6J (Off | icial Form 6J) (12/07) | | | |
|----------|------------------------|-----------|----------|----------|
| In re | Mark Anthony Harris | | Case No. | 13-61654 |
| | | Debtor(s) | | |

${\bf SCHEDULE\ J-CURRENT\ EXPENDITURES\ OF\ INDIVIDUAL\ DEBTOR(S)}$

| Complete this schedule by estimating the average or projected monthly expenses of the debtor and the case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22 | rate. The av | |
|---|--------------|---------------|
| ☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple | | e schedule of |
| expenditures labeled "Spouse." | | |
| 1. Rent or home mortgage payment (include lot rented for mobile home) | \$ | 0.00 |
| a. Are real estate taxes included? b. Is property insurance included? Yes No _X No _X No _X Yes No _X | | |
| | | |
| 2. Utilities: a. Electricity and heating fuel | \$ | 120.00 |
| b. Water and sewer | \$ | 66.00 |
| c. Telephone d. Other Cell Phone | \$ | 0.00 35.00 |
| 3. Home maintenance (repairs and upkeep) | \$ \$ | 50.00 |
| 4. Food | \$ | 250.00 |
| 5. Clothing | \$ | 50.00 |
| 6. Laundry and dry cleaning | \$ | 15.00 |
| 7. Medical and dental expenses | \$ | 50.00 |
| 8. Transportation (not including car payments) | \$ | 300.00 |
| 9. Recreation, clubs and entertainment, newspapers, magazines, etc. | \$ | 0.00 |
| 10. Charitable contributions | \$ | 0.00 |
| 11. Insurance (not deducted from wages or included in home mortgage payments) | | |
| a. Homeowner's or renter's | \$ | 0.00 |
| b. Life | \$ | 0.00 |
| c. Health | \$ | 0.00 |
| d. Auto | \$ | 124.00 |
| e. Other | \$ | 0.00 |
| 12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) Ad valorem and emmissions | \$ | 40.00 |
| 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the | Φ | 40.00 |
| plan) | | |
| a. Auto | \$ | 0.00 |
| b. Other | \$ | 0.00 |
| c. Other | \$ | 0.00 |
| 14. Alimony, maintenance, and support paid to others | \$ | 0.00 |
| 15. Payments for support of additional dependents not living at your home | \$ | 0.00 |
| 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) | \$ | 264.00 |
| 17. Other | \$ | 0.00 |
| Other | \$ | 0.00 |
| 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) | \$ | 1,364.00 |
| 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: | | |
| 20. STATEMENT OF MONTHLY NET INCOME | - | |
| a. Average monthly income from Line 15 of Schedule I | \$ | 2,014.00 |
| b. Average monthly expenses from Line 18 above | \$ | 1,364.00 |
| c. Monthly net income (a. minus b.) | \$ | 650.00 |

Case 13-61654-mhm Doc 15 Filed 06/12/13 Entered 06/12/13 15:03:13 Desc Main Document Page 24 of 40

United States Bankruptcy Court Northern District of Georgia

| In r | e Mark Anthony Harris | | Case No. | 13-61654 |
|------|---|--|--|--|
| | | Debtor(s) | Chapter | 13 |
| | DISCLOSURE OF COMPENSA | ATION OF ATTORNI | EY FOR DE | BTOR(S) |
| 1. | Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b) compensation paid to me within one year before the filing of be rendered on behalf of the debtor(s) in contemplation of or | the petition in bankruptcy, or as | greed to be paid | to me, for services rendered or to |
| | For legal services, I have agreed to accept | | \$ | 4,500.00 |
| | Prior to the filing of this statement I have received | | \$ | 0.00 |
| | Balance Due | | \$ | 4,500.00 |
| 2. | \$281.00 of the filing fee has been paid. | | | |
| 3. | The source of the compensation paid to me was: | | | |
| | Debtor Other (specify): | | | |
| 4. | The source of compensation to be paid to me is: | | | |
| 4. | Debtor Other (specify): | | | |
| | Debtor Unter (specify): | | | |
| 5. | I have not agreed to share the above-disclosed compensation | tion with any other person unles | ss they are memb | ers and associates of my law firm |
| | I have agreed to share the above-disclosed compensation copy of the agreement, together with a list of the names of | | | |
| 6. | In return for the above-disclosed fee, I have agreed to render | legal service for all aspects of t | he bankruptcy ca | ase, including: |
| | a. Analysis of the debtor's financial situation, and rendering b. Preparation and filing of any petition, schedules, statement c. Representation of the debtor at the meeting of creditors and d. [Other provisions as needed] Preparation and filing of reaffirmation agree pursuant to 11 USC 522(f)(2)(A) for avoidance judicial lien avoidances | nt of affairs and plan which may and confirmation hearing, and an ements and applications as | be required; y adjourned hear needed; prep | ings thereof; aration and filing of motions |
| 7. | By agreement with the debtor(s), the above-disclosed fee doe | es not include the following serv | rice: | |
| | Services | | | Fee |
| | Post-Confirmation Plan Payment Modification Post-Confirmation MFRS for non-payment | | | \$300.00 \$400.00 \$300.00 \$300.00 \$300.00 \$300.00 \$300.00 \$350.00 \$450.00 \$450.00 \$300.00 \$300.00 \$300.00 |
| | Adversary Proceedings | | | \$350.00/hr |
| | Motion to Strip Liens | | | \$500.00 |

Motion to Retain Funds

RESET 341 (Failure to Appear or Provide proper ID)

Motion to Extend or Reimpose Automatic Stay

\$300.00

\$50.00

\$400.00

Case 13-61654-mhm Doc 15 Filed 06/12/13 Entered 06/12/13 15:03:13 Desc Main Page 25 of 40 Document

| In re | Mark Anthony Harris | Case No. | 13-61654 |
|-------|---------------------|----------|----------|
| | Debtor(s) | | |

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

(Continuation Sheet)

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding. Pursuant to General Order No. 9, I certify that I provided to the debtor(s) a copy of the "Rights and Responsibilities Statement Between Chapter 13 Debtors and Their Attorneys."

Dated: June 12, 2013 /s/ Latrice L. Latin, Esq.

> Latrice L. Latin, Esq. 116907 The Latin Law Group, LLC Suite 330-237 1425 Market Boulevard Roswell, GA 30076

(678) 890-5868 Fax: (678) 853-2405

llatin@latinlawgroupllc.com

Case 13-61654-mhm Doc 15 Filed 06/12/13 Entered 06/12/13 15:03:13 Desc Main Document Page 26 of 40

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court Northern District of Georgia

| In re | Mark Anthony Harris | | Case No 13-6 | 1654 | |
|-------|---------------------------------------|--------|---------------------|------|--|
| - | · · · · · · · · · · · · · · · · · · · | Debtor | | | |
| | | | Chapter | 13 | |
| | | | * | | |

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

| NAME OF SCHEDULE | ATTACHED (YES/NO) | NO. OF SHEETS | ASSETS | LIABILITIES | OTHER |
|---|----------------------|------------------|-------------------|-------------|----------|
| A - Real Property | Yes | 1 | 40,000.00 | | |
| B - Personal Property | Yes | 3 | 4,320.00 | | |
| C - Property Claimed as Exempt | Yes | 1 | | | |
| D - Creditors Holding Secured Claims | Yes | 1 | | 0.00 | |
| E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E) | Yes | 2 | | 0.00 | |
| F - Creditors Holding Unsecured Nonpriority Claims | Yes | 2 | | 3,103.00 | |
| G - Executory Contracts and Unexpired Leases | Yes | 1 | | | |
| H - Codebtors | Yes | 1 | | | |
| I - Current Income of Individual Debtor(s) | Yes | 2 | | | 2,014.00 |
| J - Current Expenditures of Individual Debtor(s) | Yes | 1 | | | 1,364.00 |
| Total Number of Sheets of ALL Schedu | ıles | 15 | | | |
| | To | otal Assets | 44,320.00 | | |
| | | | Total Liabilities | 3,103.00 | |

Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court Northern District of Georgia

| In re | Mark Anthony Harris | | Case No. | 13-61654 |
|-------|---------------------|--------|----------|----------|
| • | <u> </u> | Debtor | | |
| | | | Chapter | 13 |

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. \S 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

| Type of Liability | Amount |
|---|--------|
| Domestic Support Obligations (from Schedule E) | 0.00 |
| Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) | 0.00 |
| Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed) | 0.00 |
| Student Loan Obligations (from Schedule F) | 0.00 |
| Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E | 0.00 |
| Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F) | 0.00 |
| TOTAL | 0.00 |

State the following:

| Average Income (from Schedule I, Line 16) | 2,014.00 |
|--|----------|
| Average Expenses (from Schedule J, Line 18) | 1,364.00 |
| Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20) | 2,014.00 |

State the following:

| Total from Schedule D, "UNSECURED PORTION, IF ANY" column | | 0.00 |
|--|------|----------|
| Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column | 0.00 | |
| 3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column | | 0.00 |
| 4. Total from Schedule F | | 3,103.00 |
| 5. Total of non-priority unsecured debt (sum of 1, 3, and 4) | | 3,103.00 |

Case 13-61654-mhm Doc 15 Filed 06/12/13 Entered 06/12/13 15:03:13 Desc Main Document Page 28 of 40

B6 Declaration (Official Form 6 - Declaration). (12/07)

United States Bankruptcy Court Northern District of Georgia

| In re | Mark Anthony Harris | | | Case No. | 13-61654 |
|-------|---|---------------|--------------------------|--------------|----------------------|
| | | | Debtor(s) | Chapter | 13 |
| | | | | | |
| | | | | | |
| | DECLARATION C | ONCERN | ING DEBTOR'S SO | CHEDULI | ES |
| | | | | | |
| | DECLARATION UNDER F | PENALTY (| OF PERJURY BY INDIVI | DUAL DEE | STOR |
| | | | | | |
| | | | | | |
| | I declare under penalty of perjury th | at I have rea | ad the foregoing summary | and schedule | es, consisting of 17 |
| | sheets, and that they are true and correct to the | | | | <u> </u> |
| | | | | | |
| | | | | | |
| Date | June 12, 2013 | Signature | /s/ Mark Anthony Harris | | |
| Date | | Digitature | Mark Anthony Harris | <u> </u> | |
| | | | Debtor | | |

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court Northern District of Georgia

| In re | Mark Anthony Harris | Case No. | 13-61654 |
|-------|-------------------------|-----------|----------|
| | Debtor(s) | Chapter | 13 |
| | | | |
| | | | |
| | VERIFICATION OF CREDITO | OR MATRIX | |

The above-named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date: June 12, 2013

/s/ Mark Anthony Harris

Mark Anthony Harris

Signature of Debtor

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF GEORGIA

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$46 administrative fee, \$15 trustee surcharge: Total Fee \$306)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$46 administrative fee: Total fee \$281)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over

Case 13-61654-mhm Doc 15 Filed 06/12/13 Entered 06/12/13 15:03:13 Desc Main Document Page 31 of 40

Form B 201A, Notice to Consumer Debtor(s)

Page 2

a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$46 administrative fee: Total fee \$1,213)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$46 administrative fee: Total fee \$246)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Case 13-61654-mhm Doc 15 Filed 06/12/13 Entered 06/12/13 15:03:13 Desc Main Document Page 32 of 40

B 201B (Form 201B) (12/09)

United States Bankruptcy Court Northern District of Georgia

| In re | Mark Anthony Harris | Case No. | 13-61654 | | | | |
|-------|---|------------|----------|--|--|--|--|
| | Debtor(| S) Chapter | 13 | | | | |
| | | | | | | | |
| | CEDTIFICATION OF NOTICE TO CONCUMED DEPTOD(C) | | | | | | |

CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

Certification of Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

| Mark Anthony Harris | X /s/ Mark Anthony Harris | June 12, 2013 |
|------------------------------|--------------------------------------|---------------|
| Printed Name(s) of Debtor(s) | Signature of Debtor | Date |
| Case No. (if known) 13-61654 | X | |
| | Signature of Joint Debtor (if any) | Date |

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

Case 13-61654-mhm Doc 15 Filed 06/12/13 Entered 06/12/13 15:03:13 Desc Main Document Page 33 of 40

B 22C (Official Form 22C) (Chapter 13) (04/13)

| In re | Mark A | nthony Harris | According to the calculations required by this statement: |
|---------|--------|---------------|---|
| | | Debtor(s) | ■ The applicable commitment period is 3 years. |
| Case Nu | ımber: | 13-61654 | ☐ The applicable commitment period is 5 years. |
| | | (If known) | ☐ Disposable income is determined under § 1325(b)(3). |
| | | | ■ Disposable income is not determined under § 1325(b)(3). |
| | | | (Check the boxes as directed in Lines 17 and 23 of this statement.) |

CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

In addition to Schedules I and J, this statement must be completed by every individual chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

| | Part I. REPORT OF INCOME | | |
|---|---|---------------------------|--------------------------------|
| 1 | Marital/filing status. Check the box that applies and complete the balance of this part of this statem a. ■ Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10. b. □ Married. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") | | |
| | All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line. | Column A Debtor's Income | Column B Spouse's Income |
| 2 | Gross wages, salary, tips, bonuses, overtime, commissions. | \$ 0.00 | \$ |
| 3 | Income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part IV. | | |
| | Debtor Spouse | | |
| | a. Gross receipts \$ 0.00 \$ b. Ordinary and necessary business expenses \$ 0.00 \$ | | |
| | | \$ 0.00 | \$ |
| 4 | the appropriate column(s) of Line 4. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part IV. Debtor Spouse a. Gross receipts \$ 0.00 \$ b. Ordinary and necessary operating expenses \$ 0.00 \$ | | |
| | | \$ 0.00 | |
| 5 | Interest, dividends, and royalties. | \$ 0.00 | \$ |
| 6 | Pension and retirement income. | \$ 0.00 | \$ |
| 7 | Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse. Each regular payment should be reported in only one column; if a payment is listed in Column A, do not report that payment in Column B. | \$ 0.00 | \$ |
| | Unemployment compensation. Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A | | |
| 8 | or B, but instead state the amount in the space below: | | |

| 1 | 1 | | | | | | İ | | |
|------|--|--|---|--|--|--|---|-----------|----------------|
| 9 | on a main sepa | separate page. Total and enter on Line 9. ntenance payments paid by your spouse, arate maintenance. Do not include any be ments received as a victim of a war crime, c | Do n but in | ot include alimony of the control of | or separate ments of alimo Social Security | ony or | | | |
| | international or domestic terrorism. | | | | | | | | |
| | _ | I= | | Debtor | Spous | e | | | |
| | a. b. | Food Stamps See Attached Detail | \$ | 200.00 1,814.00 | | | \$ 2,014.0 | 2 00 | |
| - 10 | 1 | | | | | through 0 | 2,014. | Φ | |
| 10 | Subtotal. Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(s). 2,014 | | | | | | | \$ | |
| 11 | | al. If Column B has been completed, add L total. If Column B has not been completed | | | | | \$ | | 2,014.00 |
| | | Part II. CALCULATI | ON | OF § 1325(b)(4) |) COMMIT | MENT I | PERIOD | | |
| 12 | Ente | er the amount from Line 11 | | | | | | \$ | 2,014.00 |
| 13 | calculate the hinco debt on a | rital Adjustment. If you are married, but an ulation of the commitment period under § 1 on Line 13 the amount of the income lister nousehold expenses of you or your dependence (such as payment of the spouse's tax liator's dependents) and the amount of income separate page. If the conditions for entering | 325(ed in I ents a bility devo | b)(4) does not requir Line 10, Column B ti nd specify, in the lin or the spouse's supp ted to each purpose. s adjustment do not a | re inclusion of that was NOT passes below, the boort of persons of the first fractions of t | he income aid on a reasis for except than ist addition | of your spouse, gular basis for cluding this the debtor or the | | |
| | С. | landantan an Lina 12 | | \$ | | | | \$ | 2.22 |
| | Total and enter on Line 13 | | | | | | | | 0.00 |
| 14 | | | | | | | \$ | 2,014.00 | |
| 15 | Annualized current monthly income for § 1325(b)(4). Multiply the amount from Line 14 by the number 12 and enter the result. | | | | | number 12 and | \$ | 24,168.00 | |
| 16 | | licable median family income. Enter the rrmation is available by family size at www. | | | | | | | |
| | a. E | Enter debtor's state of residence: | GA | b. Enter deb | tor's household | size: | 1 | \$ | 41,214.00 |
| | App | lication of § 1325(b)(4). Check the application | able b | ox and proceed as d | irected. | | | | |
| 17 | t | The amount on Line 15 is less than the amount of page 1 of this statement and continue | with | this statement. | | | | | |
| | | The amount on Line 15 is not less than the at the top of page 1 of this statement and co | | | | "The appl | icable commitme | nt peri | od is 5 years" |
| | | Part III. APPLICATION OF | § 132 | 5(b)(3) FOR DETE | ERMINING DI | SPOSAB | LE INCOME | | |
| 18 | Ente | er the amount from Line 11. | | | | | | \$ | 2,014.00 |
| 19 | any debt payr depe | rital Adjustment. If you are married, but at income listed in Line 10, Column B that we or or the debtor's dependents. Specify in the ment of the spouse's tax liability or the spouse and the amount of income devoted arate page. If the conditions for entering this | as NC e line ise's s l to ea | OT paid on a regular is below the basis for upport of persons of uch purpose. If neces | basis for the hor excluding the ther than the delasary, list addition | usehold ex Column B otor or the | spenses of the income(such as debtor's | | |
| | a. | | | \$ | | _ | | | |
| | b. c. | | | \$ \$ | | | | | |
| | | and enter on Line 19. | | Ψ. | | _ | | \$ | 0.00 |
| 20 | | rent monthly income for § 1325(b)(3). Su | btrac | t Line 19 from Line | 18 and enter the | e result. | | \$ | 2.014.00 |

| 21 | | dized current monthly income result. | ome for § 1325(b)(3). N | Multip | oly the amount from Line 2 | 20 by the number 12 and | \$ | 24,168.00 |
|---|--|--|---|---------------------|---|--|----------|-----------|
| 22 | Applic | able median family incon | e. Enter the amount from | m Lin | e 16. | | \$ | 41,214.00 |
| Application of § 1325(b)(3). Check the applicable box and proceed as directed. ☐ The amount on Line 21 is more than the amount on Line 22. Check the box for "Disposable income is detern 1325(b)(3)" at the top of page 1 of this statement and complete the remaining parts of this statement. | | | | | | | nined ur | nder § |
| | ■ The amount on Line 21 is not more than the amount on Line 22. Check the box for "Disposable income is not 1325(b)(3)" at the top of page 1 of this statement and complete Part VII of this statement. Do not complete Part VII of this statement. | | | | | | | |
| | | Part IV. C | ALCULATION (| OF I | DEDUCTIONS FR | OM INCOME | | |
| | | Subpart A: D | eductions under Star | ndar | ds of the Internal Revo | enue Service (IRS) | | |
| 24A | Enter i applica bankru | nal Standards: food, appar n Line 24A the "Total" ame able number of persons. (T ptcy court.) The applicable r federal income tax return | ount from IRS National his information is availa number of persons is the | Standable at ne nun | ards for Allowable Living www.usdoj.gov/ust/ or fr ber that would currently | Expenses for the com the clerk of the be allowed as exemptions | \$ | |
| 24B | National Standards: health care. Enter in Line al below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.) Multiply Line a1 by Line b1 to obtain a total amount for persons under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for persons 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 24B. | | | | | | | |
| | Perso | ns under 65 years of age | | Pers | ons 65 years of age or ol | der | | |
| | a1. | Allowance per person | | a2. | Allowance per person | | | |
| | b1. | Number of persons | | b2. | Number of persons | | | |
| | c1. | Subtotal | | c2. | Subtotal | | \$ | |
| 25A | Utilitie availab the nur | Standards: housing and uses Standards; non-mortgage ole at www.usdoj.gov/ust/comber that would currently builditional dependents whom | expenses for the applic or from the clerk of the be allowed as exemption | able c ankru | ounty and family size. (Taptcy court). The applicable | his information is le family size consists of | \$ | |
| 25B | Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court) (the applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 47; subtract Line b from Line a and enter the result in Line 25B. Do not enter an amount less than zero. [a. IRS Housing and Utilities Standards; mortgage/rent expense"] [Standards: Nousing and Utilities Standards] | | | | | | | |
| | b. | Average Monthly Payment home, if any, as stated in I | t for any debts secured beine 47 | | r \$ | T : | ¢ | |
| | | Net mortgage/rental expen | | | Subtract Line b f | | \$ | |
| 26 | 25B do Standa | Standards: housing and upperson accurately compute rds, enter any additional artion in the space below: | the allowance to which | you a | re entitled under the IRS I | Housing and Utilities | | |
| | | | | | | | | |

| | Local Standards: transportation; vehicle operation/public transportation expense allowance in this category regardless of whether you pay the regardless of whether you use public transportation. | | | | | |
|-----|---|---|----|--|--|--|
| 27A | Check the number of vehicles for which you pay the operating expension included as a contribution to your household expenses in Line 7. \square 0 | | | | | |
| | If you checked 0, enter on Line 27A the "Public Transportation" amout Transportation. If you checked 1 or 2 or more, enter on Line 27A the Standards: Transportation for the applicable number of vehicles in the Census Region. (These amounts are available at www.usdoj.gov/ust/ | "Operating Costs" amount from IRS Local e applicable Metropolitan Statistical Area or | \$ | | | |
| 27B | Local Standards: transportation; additional public transportation expenses. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 27B the "Public Transportation" amount from the IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) | | | | | |
| | Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.) $\Box 1 \Box 2$ or more. | | | | | |
| 28 | Enter, in Line a below, the "Ownership Costs" for "One Car" from the (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy of Monthly Payments for any debts secured by Vehicle 1, as stated in Little result in Line 28. Do not enter an amount less than zero. | court); enter in Line b the total of the Average | | | | |
| | a. IRS Transportation Standards, Ownership Costs Average Monthly Payment for any debts secured by Vehicle | \$ | | | | |
| | b. 1, as stated in Line 47 | \$ | | | | |
| | c. Net ownership/lease expense for Vehicle 1 Local Standards: transportation ownership/lease expense; Vehicle | Subtract Line b from Line a. | \$ | | | |
| 29 | the "2 or more" Box in Line 28. Enter, in Line a below, the "Ownership Costs" for "One Car" from the (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy of Monthly Payments for any debts secured by Vehicle 2, as stated in Line result in Line 29. Do not enter an amount less than zero. | court); enter in Line b the total of the Average | | | | |
| | a. IRS Transportation Standards, Ownership Costs | \$ | | | | |
| | Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47 | \$ | | | | |
| | c. Net ownership/lease expense for Vehicle 2 | Subtract Line b from Line a. | \$ | | | |
| 30 | Other Necessary Expenses: taxes. Enter the total average monthly estate, and local taxes, other than real estate and sales taxes, such as in security taxes, and Medicare taxes. Do not include real estate or sales | come taxes, self employment taxes, social | \$ | | | |
| 31 | Other Necessary Expenses: involuntary deductions for employment deductions that are required for your employment, such as mandatory uniform costs. Do not include discretionary amounts, such as voluntary deductions for employment are required for your employment, such as mandatory uniform costs. | retirement contributions, union dues, and | \$ | | | |
| 32 | Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term | | | | | |
| 33 | Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to | | | | | |
| 34 | Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter | | | | | |
| 35 | Other Necessary Expenses: childcare. Enter the total average mont childcare - such as baby-sitting, day care, nursery and preschool. Do | | \$ | | | |
| 36 | Other Necessary Expenses: health care. Enter the total average monhealth care that is required for the health and welfare of yourself or yoursurance or paid by a health savings account, and that is in excess of include payments for health insurance or health savings accounts | our dependents, that is not reimbursed by the amount entered in Line 24B. Do not | \$ | | | |

| 37 | Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service - such as pagers, call waiting, caller id, special long distance, or internet service-to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted. | | | | | |
|----|--|--------------|--|--|--|--|
| 38 | Total Expenses Allowed under IRS Standards. Enter the total of Lines 24 through 37. | \$ | | | | |
| | Subpart B: Additional Living Expense Deductions | | | | | |
| | Note: Do not include any expenses that you have listed in Lines 24-37 | 1 | | | | |
| | Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents. | | | | | |
| 39 | a. Health Insurance \$ | | | | | |
| | b. Disability Insurance \$ | | | | | |
| | c. Health Savings Account \$ | | | | | |
| | Total and enter on Line 39 | \$ | | | | |
| | If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below: \$ | | | | | |
| 40 | Continued contributions to the care of household or family members. Enter the total average actual monthly | | | | | |
| 41 | Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incur to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court. | | | | | |
| 42 | Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local | | | | | |
| 43 | Education expenses for dependent children under 18. Enter the total average monthly expenses that you actually incur, not to exceed \$156.25 per child, for attendance at a private or public elementary or secondary | | | | | |
| 44 | Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National | | | | | |
| 45 | Charitable contributions. Enter the amount reasonably necessary for you to expend each month on charitable contributions in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2). Do not include any amount in excess of 15% of your gross monthly income. | \$ | | | | |
| 46 | Total Additional Expense Deductions under § 707(b). Enter the total of Lines 39 through 45. | \$ | | | | |
| | | . | | | | |

| | | | Subpart C: Deductions for De | bt Payment | | | | | | |
|---|---|--|--|---------------------|----------------------------|----|--|--|--|--|
| 47 | own, list the r check whethe scheduled as | roperty that you y Payment, and otal of all amounts f the bankruptcy e Average Monthly | | | | | | | | |
| | l - | Name of Creditor Property Securing the Debt Average Monthly include taxes Payment or insurance | | | | | | | | |
| | a. | | | \$ Total: Add Lines | □yes □no | \$ | | | | |
| Other payments on secured claims. If any of debts listed in Line 47 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 47, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page. Name of Creditor Property Securing the Debt 1/60th of the Cure Amount | | | | | | | | | | |
| | a. | | | \$ | Total: Add Lines | \$ | | | | |
| 49 | priority tax, c not include c Chapter 13 a | hild support and alimo urrent obligations, su | claims. Enter the total amount, divided by the claims, for which you were liable at the claim as those set out in Line 33. es. Multiply the amount in Line a by the | he time of your bar | nkruptcy filing. Do | \$ | | | | |
| 50 | a. Proje b. Curre issue inform the be c. Avera | \$ | | | | | | | | |
| 51 | Total Deduct | ions for Debt Paymer | nt. Enter the total of Lines 47 through 5 | 0. | | \$ | | | | |
| | | | Subpart D: Total Deductions f | rom Income | | • | | | | |
| 52 | Total of all d | | ne. Enter the total of Lines 38, 46, and 5 | | | \$ | | | | |
| | P | art V. DETERM | INATION OF DISPOSABLE I | NCOME UND | ER § 1325(b)(2) | | | | | |
| 53 | Total current monthly income. Enter the amount from Line 20. \$ | | | | | | | | | |
| 54 | Support income. Enter the monthly average of any child support payments, foster care payments, or disability | | | | | | | | | |
| 55 | wages as cont | | Enter the monthly total of (a) all amount retirement plans, as specified in § 541(b) ified in § 362(b)(19). | | | \$ | | | | |
| 56 | Total of all d | eductions allowed un | der § 707(b)(2). Enter the amount from | Line 52. | | \$ | | | | |

Case 13-61654-mhm Doc 15 Filed 06/12/13 Entered 06/12/13 15:03:13 Desc Main Document Page 39 of 40

B 22C (Official Form 22C) (Chapter 13) (04/13)

7

| | Deduction for special circumstances. If there are special circumstances that justify additional expenses for which there is no reasonable alternative, describe the special circumstances and the resulting expenses in lines a-c below. If necessary, list additional entries on a separate page. Total the expenses and enter the total in Line 57. You must provide your case trustee with documentation of these expenses and you must provide a detailed explanation of the special circumstances that make such expense necessary and reasonable. | | elow. must |
|----|---|---|----------------------|
| 57 | Nature of special circumstances | Amount of Expense | |
| | a. | \$ | |
| | b. | \$ | |
| | c. | \$ | |
| | | Total: Add Lines | \$ |
| 58 | Total adjustments to determine disposable income. Add the amounts on Lines 54, 55, 56, and 57 and enter the result. | | r the \$ |
| 59 | Monthly Disposable Income Under § 1325(b)(2). Subtract I | Line 58 from Line 53 and enter the result. | \$ |
| | Part VI. ADDITIONA | AL EXPENSE CLAIMS | |
| | Other Expenses. List and describe any monthly expenses, not of you and your family and that you contend should be an add 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a seach item. Total the expenses. | itional deduction from your current monthly inc | come under § |
| 60 | Expense Description | Monthly Ar | nount |
| | a. | \$ | |
| | b. | \$ | |
| | c. | \$ | |
| | d. | es a, b, c and d \$ | |
| | Total: Add Line | es a, b, c and d | |
| | Part VII. VI | ERIFICATION | |
| | I declare under penalty of perjury that the information provided in this statement is true and correct. (If this is a join must sign.) | | |
| 61 | Date: June 12, 2013 Signature: /s/ Mark Anthony Harris | | |
| | Mark Anthony Harris (Debtor) | | |

Current Monthly Income Details for the Debtor

Debtor Income Details:

Income for the Period 11/01/2012 to 04/30/2013.

Line 9 - Income from all other sources

Source of Income: Food Stamps

Income by Month:

| 6 Months Ago: | 11/2012 | \$200.00 |
|---------------|--------------------|----------|
| 5 Months Ago: | 12/2012 | \$200.00 |
| 4 Months Ago: | 01/2013 | \$200.00 |
| 3 Months Ago: | 02/2013 | \$200.00 |
| 2 Months Ago: | 03/2013 | \$200.00 |
| Last Month: | 04/2013 | \$200.00 |
| | Average per month: | \$200.00 |

Line 9 - Income from all other sources

Source of Income: VA Benefits

Income by Month:

| 6 Months Ago: | 11/2012 | \$1,564.00 |
|---------------|--------------------|------------|
| 5 Months Ago: | 12/2012 | \$1,564.00 |
| 4 Months Ago: | 01/2013 | \$1,564.00 |
| 3 Months Ago: | 02/2013 | \$1,564.00 |
| 2 Months Ago: | 03/2013 | \$1,564.00 |
| Last Month: | 04/2013 | \$1,564.00 |
| | Average per month: | \$1,564.00 |

Line 9 - Income from all other sources

Source of Income: Urban Growers (USVA)

Income by Month:

| 6 Months Ago: | 11/2012 | \$250.00 |
|---------------|--------------------|----------|
| 5 Months Ago: | 12/2012 | \$250.00 |
| 4 Months Ago: | 01/2013 | \$250.00 |
| 3 Months Ago: | 02/2013 | \$250.00 |
| 2 Months Ago: | 03/2013 | \$250.00 |
| Last Month: | 04/2013 | \$250.00 |
| | Average per month: | \$250.00 |